



Learn how to  
become a  
Money Genius



Federal Credit Union  
www.spfcu.org

January / February / March 2018



## Just For Laffs

Q. How does a penguin  
build its house?

A. Igloos it together!

## How To Become A Money Genius

If you want to be smart about money, you just need to do three things: Spend, Save, and Share. Here's how it works. Every time you get money - as a gift, an allowance, or doing extra chores - divide it into three parts. The first part is to spend. The second is to save. The third is to share with those in need. Now, sometimes the parts won't be equal. Say you want to buy a new electronic game. It costs \$100. That's more than you have in your "spend" pile. You will need to put more money aside in your "save" pile. You will have less to spend now. But you will be able to spend it on what you really want later. Put your savings into your share account at the credit union. That way you won't be tempted to spend it. Your "share" money can help out people in need. For example, you can donate to a food pantry for those who don't have enough to eat.

The most important thing to remember is to be the boss of your money. Don't let it be the boss of you. That will help you become a money genius.

## When Is Chinese New Year in 2018?

- \* In 2018, Chinese New Year will begin on Friday, February 16.
- \* According to the Chinese 12-year animal zodiac cycle, the Chinese year beginning in 2018 is the year of the Dog.
- \* Each New Year is named after an animal from the Chinese zodiac. The animals in order are Rat, Ox, Tiger, Rabbit, Dragon, Snake, Horse, Sheep, Monkey, Rooster, Dog, and Pig.
- \* The date of Chinese New Year changes each year. This is because it follows the lunar calendar, based on the phases of the moon. Usually, it falls on a day between mid-January and mid-February.
- \* The celebration lasts for 15 days. The peak time of the entire celebration is on Chinese New Year's Eve and the first day of the lunar New Year. The 15th day is called Lantern Festival, marking the end of the celebration.



## How Is Paper Money Made?

If you get allowance from Mom and Dad, birthday and holiday gifts, or earn money from an after-school job, you probably have some paper money in your piggy bank or in your SPE account. And you have most likely seen a \$1, \$5, or \$10 bill. Maybe you have even seen a \$20, \$50, or \$100 bill! You know what they look like and you know they can be used to buy things, but have you ever stopped to think about how these bills are made?

The process to create and produce paper money is actually very involved, and requires highly trained and skilled craftspeople and specialized equipment. It combines traditional old-world printing techniques and high-level, cutting edge technology. From the design that you see on each bill (or note), to the way it's engraved and transferred to the printing press, to the special ink and paper that are used, to the background colors, to the printing process and inspection, making paper money is quite a project. There are various specific steps (11 to be exact) in this unique process:

1. Designing
2. Engraving
3. Siderography
4. Plate Making
5. Paper and Ink
6. Offset Printing
7. Plate Printing
8. Currency Inspection
9. Currency Overprinting Processing Equipment (COPE)
10. Packaging Operations and Federal Reserve Vault
11. Large Examining Printing Equipment (LEPE)



To learn more about how paper money is made, visit the U.S. Department of the Treasury at <http://www.moneyfactory.gov/uscurrency/howmoneymade.html> and for a complete description of each step listed above. Now, the next time you use a dollar bill to pay for something, you'll have a whole new appreciation for how it came to be!

## The Origins Of Snow Globes

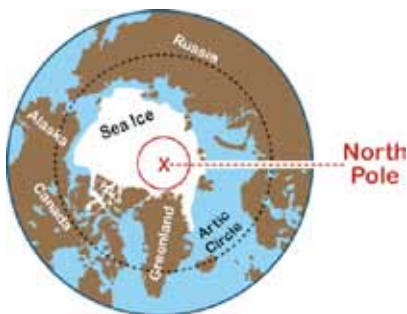


Snow globes have become a popular collectible and souvenir, especially during the holiday season. We're used to seeing the whimsical glass spheres depicting many things from Christmas scenes and Disney characters to popular icons and military figures to animals and historical scenes. They've been used by contemporary artists, politicians, and fashion icons. But where (and how) was the modern snow globe born?

Early forms of the snow globe were exhibited in Europe in the later 1800s. These were the work of Austrian Erwin Perzy, a producer of surgical instruments who invented the "Schneekugel" (snow globe) and got the first patent for it. Perzy's original goal was to create a source of brighter light to use as a surgical lamp, with tiny particles made out of different materials for reflection. The story goes that this reminded him of snowfall, and thus the "snow globe" was born.

In 1889, a snow globe with a mini model of the Eiffel Tower was made in Paris, France. During the Victorian era, snow globes became popular in England. It was not until the early 1920s that they crossed the Atlantic to the United States and became collector's items. The first US patent was given to Joseph Garaja of Pittsburgh, Pennsylvania in 1927. Two years later, Novelty Pool Ornaments made a version of Garaja's snow globe featuring a fish underwater.

During the 1940s and 50s in America, snow globes were used in a lot of advertising, and even in movies, including Citizen Kane. It was also around this time that plastic versions were being made and produced worldwide. Since the 1990s and 2000s, snow globes have often been used in marketing for a variety of brands, and are super popular in gift and souvenir shops at theme parks, museums, and other attractions around the world. Some of today's snow globes include moving parts, lights, music boxes, and even electric motors making the "snow" move on its own. Some also feature slots in the middle to display photographs. But one thing has stayed the same over the years...they're fun for all ages!



## Interesting Facts About The North Pole

- \* The North Pole spends half of the year in light and the remaining half in darkness due to the tilt of the earth on its own axis.
- \* If you stand exactly at the North Pole, no matter whichever direction you choose to move in you are heading south.
- \* The North Pole has no time zone, as the sun only rises and sets once per year.
- \* The North Pole is not a continent - unlike the South Pole. There is no land beneath the North Pole because the ice of the North Pole floats on the Arctic Ocean. This floating Arctic ice sheet expands during colder months and shrinks to half its size in the summer.

## Craft Stick Snowman

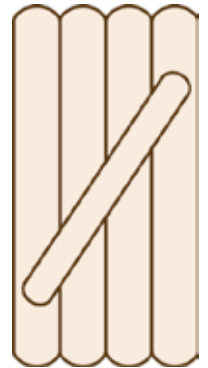
### Supplies Needed:

- \* 4 Jumbo Craft Sticks
- \* 2 Regular Size Craft Sticks
- \* Wiggle Eyes
- \* Paint - black and white
- \* Paintbrush
- \* 2 Pieces of 1/4" ribbon - 1 for hat band, 1 for loop for hanging
- \* Piece of orange foam
- \* Glue Gun or Tacky Glue
- \* Black Pony Beads
- \* Embellishments - optional
- \* Newspaper



### How To Make:

1. Lay newspaper down to protect your work surface.
2. Glue the jumbo sticks together. Glue one regular craft stick diagonally across the back of the jumbo sticks. This will keep your jumbo sticks together. Let dry.
3. Paint the jumbo stick black and white for the face and hat. See illustration for color placement.
4. Paint a regular craft stick black for the brim of the hat. Let dry. Glue this horizontally to make a brim for the snowman's hat. See illustration.
5. Glue a narrow piece of red ribbon to the hat to make a hat band.
6. Glue on wiggle eyes.
7. Cut a piece of orange foam into a triangle shape for the snowman's nose. Glue in place.
8. Glue the black pony beads in the shape of a mouth.
9. Make a loop out of ribbon to make a hanger and glue to the back of the snowman.



If you want to, add some embellishments to the snowman's hat.

- \* In 1958 the U.S. atomic submarine Nautilus became the first vessel to cruise under the North Pole.
- \* The North Pole is not the coldest place on the earth - the South Pole is. The Antarctic temperatures are so low that snow never melts in some parts of this continent. The average yearlong temperature of this region is -56.2 degrees Fahrenheit, which makes it the coldest place on Earth.
- \* People do not live at the North Pole but they live in its Arctic Circle.